

**Before the  
Federal Communications Commission  
Washington, D.C.**

In the matter of	)	
	)	
Rules and Regulations Implementing the	)	
Telephone Consumer Protection Act of 1991	)	CG Docket Number 02-278
	)	
	)	
Petition for Declaratory Ruling of	)	
Credit Union National Association	)	

COMMENTS

John A. Shaw  
374 Cromwell Drive  
Rochester, NY 14610  
[john@jashaw.com](mailto:john@jashaw.com)

November 6, 2017

## **Introduction and Summary**

These comments are to the Petition for Declaratory Ruling filed by the Credit Union National Association (CUNA)<sup>1</sup>, which I oppose.

I comment as a telephone consumer. I am a member of a credit union and a customer of commercial banks.

### **Cell phones are different from land lines**

CUNA, in its petition, asks the commission to treat cell phones the same as wired residential phones because many people do not use wired phones and because many cell phone plans have unlimited voice calls and text messages.<sup>2</sup>

Although many cell phone plans have unlimited calls and texts, there are still many people who will have to pay for every call or every text to their cell phone. Unless the caller can determine whether or not the recipient of a call or text is using an unlimited plan, there is the risk that a call may be made to a cell phone user who will incur cost. In fact, CUNA has pointed out this difficulty in a previous *ex-parte* meeting.<sup>3</sup>

Cell phones are also used in cars; drivers will have to (or should!) pull off the road to answer a phone call or to read a text. This imposes a burden on recipients who know that a call or text may be related to a meeting that the consumer is driving to.

The commission's rules should continue to treat cell phones differently from wired residential telephones.

### **Although the ownership and governance are different, credit unions are similar to commercial banks**

CUNA claims that credit unions are unique in their relationship with their customer/members.<sup>4</sup>

Both commercial banks (investor owned, for profit) and credit unions are similar in that both offer checking accounts, loans, and other financial services. Both credit unions and commercial banks have owners who select the board of directors and manage the institution. The owners of credit unions are the customers; the owners of commercial banks are investors. Both types of institutions may want to be able to contact the owners regarding governance issues such as annual meetings. Both types of institutions also may want to contact their customers regarding educational and other types of commercial issues.

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<sup>1</sup> Petition for Declaratory Ruling, filed on September 29, 2017, by the Credit Union National Association (CUNA) to docket CG 02-278 ("petition")

<sup>2</sup> See Petition at 9

<sup>3</sup> *Ex parte* notice from CUNA, March 22, 2017 at 2

<sup>4</sup> Petition at 5

### **Credit unions can ask for prior express consent**

CUNA requests that the Commission exempt their “informational” calls from the TCPA’s “prior express consent” requirement.<sup>5</sup>

This request is not necessary because credit unions can easily ask their members for prior express consent for the credit unions to send messages to their members. For example, credit unions can have space on their account applications or other paperwork to ask the member if they want to receive communications about governance meeting or votes, educational information, or sales information and if such communications is to be by phone, text, or email. A similar request for permission can be on the credit union’s website or in email communication from the credit union to the member. A response to the website or email should require verification by way of email, text message, or call to the number or email address provided by the member.

### **Conclusion**

I respectfully request the Commission to deny CUNA’s petition and to allow calls to cell phones only when there is prior express permission from the credit union’s member.

Respectfully submitted,

/s/ John A. Shaw  
374 Cromwell Drive  
Rochester New York, 14610

November 6, 2017

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<sup>5</sup> Petition at 1